



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [NEW YORK COMMUNITY BANCORP, INC.](#)

**City/State** [WESTBURY, NY](#)

## Bank Holding Company Information

Federal Reserve District: [2](#)

Consolidated Assets (\$000): [57,890,106](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**NEW YORK COMMUNITY BANCORP, INC.**  
**615 MERRICK AVENUE**  
**WESTBURY, NY 11590**

## Table of Contents

Section	Page Number
Summary Ratios .....	1
<b>Consolidated Information:</b>	
Income Statement - Revenues and Expenses.....	2
Relative Income Statement and Margin Analysis .....	3
Non-Interest Income and Expenses .....	4
Assets .....	5
Liabilities and Changes in Capital.....	6
Percent Composition of Assets .....	7
Loan Mix and Analysis of Concentrations of Credit.....	7A
Liquidity and Funding.....	8
Derivatives and Off-Balance-Sheet Transactions .....	9
Derivative Instruments .....	10
Derivatives Analysis .....	11
Allowance and Net Loan and Lease Losses .....	12
Past Due and Nonaccrual Assets .....	13
Past Due and Nonaccrual Loans and Leases.....	13A
Past Due and Nonaccrual Loans and Leases—Continued.....	13B
Regulatory Capital Components and Ratios .....	14
Insurance and Broker-Dealer Activities .....	15
Foreign Activities .....	16
Servicing, Securitization and Asset Sale Activities—Part 1 .....	17
Servicing, Securitization and Asset Sale Activities—Part 2 .....	18
Servicing, Securitization and Asset Sale Activities—Part 3 .....	19
<b>Parent Company Information:</b>	
Parent Company Income Statement .....	20
Parent Company Balance Sheet .....	21
Parent Company Analysis—Part 1 .....	22
Parent Company Analysis—Part 2 .....	23

## Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000) .....	57,223,038			53,762,411			54,045,006			52,078,159			50,213,539		
Net income (\$000) .....	445,842			321,445			511,109			395,043			422,417		
Number of BHCs in peer group .....	132			130			128			125			118		
	BHC	Peer # 1	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.25	2.65	18	1.97	2.80	13	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10
+ Non-interest income .....	0.11	1.09	0	0.11	1.21	2	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3
- Overhead expense .....	0.95	2.21	1	0.94	2.59	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
- Provision for credit losses .....	0	-0.12	72	0.13	0.66	7	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
+ Securities gains (losses) .....	0	0.01	23	0	0.03	39	0	0.02	34	0.01	0.01	69	0	0	42
+ Other tax equivalent adjustments .....	0.02	0	96	0.02	0	96	0.02	0	96	0.02	0	92	0.02	0	94
= Pretax net operating income (tax equivalent) .....	1.43	1.76	26	1.04	0.91	54	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15
Net operating income .....	1.04	1.34	20	0.80	0.70	54	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14
Net income .....	1.04	1.34	20	0.80	0.71	54	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.24	3.12	54	3.49	3.64	35	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22
Interest expense .....	0.77	0.26	93	1.33	0.58	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89
Net interest income (tax equivalent) .....	2.47	2.85	21	2.16	3.05	14	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	-0.02	0.12	7	0.04	0.28	15	0.04	0.27	13	0.05	0.21	23	0.04	0.22	21
Earnings coverage of net loan and lease losses (X) .....	-85.92	26.30	8	35.27	20.97	79	34.66	22.91	78	27.50	24.40	69	34.94	21.75	78
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.46	1.32	5	0.44	1.58	3	0.45	1.58	4	0.35	0.83	11	0.40	0.90	11
Allowance for loan and lease losses / Total loans and leases .....	0.46	1.30	6	0.44	1.55	4	0.45	1.55	3	0.35	0.81	11	0.40	0.89	11
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.07	0.58	3	0.11	0.71	3	0.09	0.71	3	0.15	0.57	9	0.12	0.61	5
30-89 days past due loans and leases / Total loans and leases .....	1.02	0.29	93	0.01	0.37	3	0.04	0.39	2	0.01	0.43	1	0	0.44	0
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	39.74	-3.31	97	45.13	6.19	94	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93
Net short-term noncore funding dependence .....	14.10	-9.17	96	16.23	-2.71	93	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92
Net loans and leases / Total assets .....	75.12	58.81	87	77.84	63	90	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
<b>Capitalization</b>															
Tier 1 leverage ratio .....	8.50	9.07	34	8.43	9.05	33	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17
Holding company equity capital / Total assets .....	12.03	10.79	70	12.26	11.12	68	12.15	11.16	65	12.51	12.43	51	12.82	12.22	63
Total equity capital (including minority interest) / Total assets .....	12.03	10.91	68	12.26	11.24	67	12.15	11.29	64	12.51	12.57	50	12.82	12.27	63
Common equity tier 1 capital / Total risk-weighted assets .....	9.92	12.64	9	9.69	12.26	10	9.72	12.38	7	9.91	12.17	19	10.55	12.12	27
Net loans and leases / Equity capital (X) .....	6.24	5.47	66	6.35	5.73	67	6.26	5.58	70	6.22	5.21	75	6.01	5.29	68
Cash dividends / Net income .....	58.67	27.22	94	81.34	49.74	84	68.17	42.30	86	88.65	33.12	96	86.62	27.31	97
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02				17.36
<b>Growth Rates</b>															
Assets .....	5.39	9.51	33	4.56	16.67	13	4.97	16.68	16	3.36	9.26	30	5.65	7	57
Equity capital .....	3.45	7.52	31	0.59	6.54	22	1.94	6.99	25	0.85	10.49	12	-2.06	7.89	13
Net loans and leases .....	1.70	-0.66	69	5.07	12.75	29	2.54	9.07	26	4.35	9.10	34	4.55	7.89	37
Noncore funding .....	-4.22	-21.64	75	12.34	-6.57	77	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital .....	4.25	10.65	32	4.39	13.73	31	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40
Equity investment in subsidiaries / Equity capital .....	107	103.15	75	107.36	103.27	76	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68
Cash from ops + noncash items + op expense / Op expense + dividends .....	102.26	155.61	33	109.08	142.45	35	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Income Statement—Revenues and Expenses**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,103,897	1,115,173	1,489,936	1,514,916	1,442,247	-1.01	1.33
Income from lease financing receivables.....	40,940	38,960	52,279	38,088	25,698	5.08	321.28
Fully taxable income on loans and leases.....	1,144,837	1,154,133	1,542,215	1,553,004	1,467,945	-0.81	4.20
Tax-exempt income on loans and leases.....	0	0	0	0	0		-100.00
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		-100.00
Income on loans and leases (tax equivalent).....	1,144,837	1,154,133	1,542,215	1,553,004	1,467,945	-0.81	4.09
Investment interest income (tax equivalent).....	94,148	98,255	126,956	197,378	147,345	-4.18	-34.16
Interest on balances due from depository institutions.....	1,796	2,376	2,975	16,483	35,118	-24.41	1348.39
Interest income on other earning assets.....	28,741	27,843	36,452	39,685	43,392	3.23	25.47
Total interest income (tax equivalent).....	1,269,522	1,282,607	1,708,598	1,806,550	1,693,800	-1.02	0.29
Interest on time deposits of \$250K or more .....	16,284	53,519	62,155	76,677	46,621	-69.57	
Interest on time deposits < \$250K.....	27,108	135,751	155,258	243,557	135,762	-80.03	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	44,070	72,686	88,589	210,052	196,967	-39.37	-37.73
Interest on other borrowings and trading liabilities.....	201,727	214,291	283,591	299,217	276,536	-5.86	24.71
Interest on subordinated debt and mandatory convertible securities .....	13,694	13,694	18,258	18,257	2,794	0.00	
Total interest expense.....	302,883	489,941	607,851	847,760	658,680	-38.18	5.42
Net interest income (tax equivalent).....	966,639	792,666	1,100,747	958,790	1,035,120	21.95	-1.22
Non-interest income.....	45,356	44,888	59,766	76,435	93,082	1.04	-58.60
Adjusted operating income (tax equivalent) .....	1,011,995	837,554	1,160,513	1,035,225	1,128,202	20.83	-7.00
Overhead expense.....	406,364	377,622	511,190	511,218	546,250	7.61	-15.52
Provision for credit losses.....	-1,311	51,192	62,228	7,105	18,256		
Securities gains (losses) .....	0	683	683	5,445	-14	-100.00	-100.00
Other tax equivalent adjustments .....	7,742	8,499	11,033	9,882	10,700	-8.91	-49.52
Pretax net operating income (tax equivalent).....	614,558	418,377	599,393	534,509	572,402	46.89	-1.25
Applicable income taxes .....	160,595	88,013	76,695	128,264	135,252	82.47	-27.56
Tax equivalent adjustments .....	8,121	8,919	11,589	11,202	14,733	-8.95	-57.24
Applicable income taxes (tax equivalent).....	168,716	96,932	88,284	139,466	149,985	74.06	-29.90
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	445,842	321,445	511,109	395,043	422,417	38.70	16.81
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	445,842	321,445	511,109	395,043	422,417	38.70	16.81
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	445,842	321,445	511,109	395,043	422,417	38.70	16.81
Investment securities income (tax equivalent).....	94,148	98,255	126,956	197,378	147,345	-4.18	-34.16
US Treasury and agency securities (excluding mortgage-backed securities) .....	17,466	16,836	21,440	46,016	26,992	3.74	-53.26
Mortgage-backed securities .....	54,652	54,483	71,110	97,651	90,120	0.31	-39.19
All other securities .....	22,030	26,936	34,406	53,711	30,233	-18.21	39.75
Cash dividends declared.....	261,556	261,472	348,436	350,222	365,889	0.03	5.43
Common .....	236,935	236,851	315,608	317,394	333,061	0.04	-4.49
Preferred.....	24,621	24,621	32,828	32,828	32,828	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.96	2.90	51	3.18	3.35	31	3.16	3.27	41	3.47	4	17	3.37	3.87	18
Less: Interest expense .....	0.71	0.24	93	1.22	0.54	93	1.12	0.48	93	1.63	0.98	88	1.31	0.79	88
Equals: Net interest income (tax equivalent) .....	2.25	2.65	18	1.97	2.80	13	2.04	2.77	14	1.84	3.01	11	2.06	3.08	10
Plus: Non-interest income .....	0.11	1.09	0	0.11	1.21	2	0.11	1.21	2	0.15	1.32	1	0.19	1.31	3
Equals: adjusted operating income (tax equivalent) .....	2.36	3.80	6	2.08	4.06	3	2.15	4.04	3	1.99	4.41	1	2.25	4.46	2
Less: Overhead expense .....	0.95	2.21	1	0.94	2.59	0	0.95	2.57	0	0.98	2.69	0	1.09	2.71	0
Less: Provision for credit losses .....	0	-0.12	72	0.13	0.66	7	0.12	0.51	6	0.01	0.15	14	0.04	0.14	18
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	40	0	0.02	35	0.01	0.01	69	0	0	41
Plus: other tax equivalent adjustments .....	0.02	0	96	0.02	0	96	0.02	0	96	0.02	0	92	0.02	0	94
Equals: Pretax net operating income (tax equivalent) .....	1.43	1.76	26	1.04	0.91	54	1.11	1.04	51	1.03	1.56	12	1.14	1.57	15
Less: Applicable income taxes (tax equivalent) .....	0.39	0.41	47	0.24	0.21	57	0.16	0.23	30	0.27	0.36	24	0.30	0.33	39
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.04	1.34	20	0.80	0.70	54	0.95	0.81	62	0.76	1.19	14	0.84	1.24	14
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.04	1.34	20	0.80	0.71	54	0.95	0.82	61	0.76	1.19	15	0.84	1.24	14
Memo: Net income (last four quarters) .....	1.12	1.30	35	0.79	0.81	44	0.95	0.82	61	0.76	1.19	14	0.84	1.24	13
Net income-BHC and noncontrolling (minority) interest .....	1.04	1.35	18	0.80	0.72	54	0.95	0.83	61	0.76	1.20	15	0.84	1.25	14
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	91.23	93.09	25	91.07	92.11	35	91.14	92.32	32	91.41	91.05	54	88.25	91.48	19
Average interest-bearing funds / Average assets .....	78.98	61.98	90	81.91	64.67	92	82	64.06	93	82.39	65.57	94	81.57	65.56	91
Interest income (tax equivalent) / Average earning assets .....	3.24	3.12	54	3.49	3.64	35	3.47	3.55	41	3.80	4.41	14	3.82	4.24	22
Interest expense / Average earning assets .....	0.77	0.26	93	1.33	0.58	93	1.23	0.52	93	1.78	1.08	88	1.49	0.86	89
Net interest income (tax equivalent) / Average earning assets .....	2.47	2.85	21	2.16	3.05	14	2.23	3.01	15	2.01	3.33	11	2.34	3.38	15
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.54	4.07	23	3.66	4.35	11	3.65	4.27	14	3.83	5.09	4	3.77	4.95	6
Interest-bearing bank balances .....	0.14	0.13	66	0.33	0.36	51	0.27	0.27	55	1.80	2.04	34	1.88	1.64	73
Federal funds sold and reverse repos .....	1.28	0.25	92	0.32	0.75	28	0.31	0.68	38	1.85	2.44	33	2.23	2.17	62
Trading assets .....		0.45			0.65			0.60			0.99			1.11	
Total earning assets .....	3.24	3.09	55	3.49	3.61	39	3.47	3.51	44	3.79	4.36	15	3.81	4.20	24
Investment securities (tax equivalent) .....	2.11	1.77	75	2.45	2.36	60	2.39	2.25	64	3.45	2.76	91	3.53	2.68	94
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.54	1.23	73	2.62	1.85	86	2.26	1.75	76	3.38	2.32	88	2.83	2.05	89
Mortgage-backed securities .....	2.39	1.55	95	2.49	2.17	82	2.44	2.05	87	3.22	2.61	95	3.32	2.50	98
All other securities .....	1.95	2.85	22	2.49	3.28	19	2.34	3.24	17	3.99	4.06	62	3.70	4.20	53
Interest-bearing deposits .....	0.40	0.22	84	1.15	0.60	92	1.02	0.53	92	1.71	1.10	87	1.39	0.81	86
Time deposits of \$250K or more .....	0.69	0.70	53	1.88	1.53	82	1.66	1.42	72	2.24	1.96	68	1.85	1.44	83
Time deposits < \$250K .....	0.58	0.67	45	2	1.47	91	1.80	1.36	88	2.41	1.82	88	1.74	1.29	79
Other domestic deposits .....	0.29	0.16	81	0.60	0.41	81	0.53	0.36	82	1.35	0.93	82	1.16	0.67	85
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....	2.16	0.18	95	1.95	0.71	89	1.95	0.62	91	2.24	1.86	67	2.19	1.51	77
Other borrowed funds and trading liabilities .....	1.76	1.29	68	2.05	1.54	76	2	1.50	76	2.34	2.38	50	2.12	2.28	44
All interest-bearing funds .....	0.89	0.38	92	1.48	0.82	90	1.37	0.74	89	1.98	1.49	77	1.61	1.19	79

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018			
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....		45,356		44,888		59,766		76,435		93,082		
Fiduciary activities income .....		0		0		0		0		0		
Service charges on deposit accounts - domestic .....		7,829		6,317		9,297		15,840		16,330		
Trading revenue.....		194		281		308		779		221		
Investment banking fees and commissions.....		3,431		3,018		4,012		6,105		32,130		
Insurance activities revenue.....		249		254		340		366		621		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees .....		601		1,458		1,714		2,354		1,703		
Net securitization income .....		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		1,104		118		367		7,641		138		
Other non-interest income.....		31,948		33,442		43,728		43,350		41,939		
Total overhead expenses .....		406,364		377,622		511,190		511,218		546,250		
Personnel expense.....		229,235		228,338		300,914		301,697		317,496		
Net occupancy expense.....		64,998		63,011		85,888		89,174		100,107		
Goodwill impairment losses .....		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		0		0		0		0		0		
Other operating expenses.....		112,131		86,273		124,388		120,347		128,647		
Fee income on mutual funds and annuities.....		3,431		3,019		4,012		6,102		11,853		
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees .....		2,717		2,751		2,783		2,797		2,913		
Average personnel expense per employee.....		84.37		83		108.13		107.86		108.99		
Average assets per employee.....		21,061.11		19,542.86		19,419.69		18,619.29		17,237.74		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	7.56	2.14	93	6.73	2.09	90	6.71	2.02	92	7.98	2.72	88
Overhead expenses / Net Interest Income + non-interest income .....	40.17	58.85	4	45.11	62.06	7	44.07	62.28	6	49.45	61.29	11
<b>Percent of Average Assets</b>												
Total overhead expense .....	0.95	2.21	1	0.94	2.59	0	0.95	2.57	0	0.98	2.69	0
Personnel expense.....	0.53	1.23	1	0.57	1.30	0	0.56	1.30	0	0.58	1.41	1
Net occupancy expense.....	0.15	0.24	15	0.16	0.26	11	0.16	0.26	12	0.17	0.28	15
Other operating expenses.....	0.26	0.72	0	0.21	0.95	0	0.23	0.94	0	0.23	0.97	0
Overhead less non-interest income .....	0.84	1.08	27	0.83	1.27	18	0.84	1.25	18	0.83	1.32	18
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	40.15	58.34	4	45.09	61.60	8	44.05	61.82	6	49.38	60.64	12
Personnel expense.....	22.65	32.89	9	27.26	32.31	25	25.93	32.36	19	29.14	32.39	28
Net occupancy expense.....	6.42	6.26	50	7.52	6.55	67	7.40	6.58	62	8.61	6.52	84
Other operating expenses.....	11.08	18.68	4	10.30	22.16	0	10.72	22.28	1	11.63	21.20	1
Total non-interest income .....	4.48	28.20	1	5.36	28.52	3	5.15	28.83	2	7.38	29.23	6
Fiduciary activities income .....	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts .....	0.77	3.25	12	0.75	3.23	12	0.80	3.27	11	1.53	3.88	20
Trading revenue.....	0.02	0.68	47	0.03	1.37	48	0.03	1.28	44	0.08	1.18	43
Investment banking fees and commissions.....	0.34	2.46	26	0.36	2.59	25	0.35	2.46	24	0.59	3.54	28
Insurance activities revenue.....	0.02	0.38	41	0.03	0.41	42	0.03	0.41	41	0.04	0.47	43
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	41
Net servicing fees .....	0.06	0.56	33	0.17	-0.04	71	0.15	0.01	69	0.23	0.28	60
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	0.11	3.64	10	0.01	3.74	15	0.03	3.92	14	0.74	1.86	34
Other non-interest income.....	3.16	9.39	9	3.99	9.49	15	3.77	9.65	13	4.19	10.04	15
Overhead less non-interest income .....	35.67	29.67	65	39.73	31.97	71	38.90	31.93	70	42	31.06	84
Applicable income taxes / Pretax net operating income (tax equivalent).....	26.13	21.49	91	21.04	18.64	62	12.80	18.63	15	24	20.56	78
Applicable income tax + TE / Pretax net operating income + TE .....	27.45	23.11	90	23.17	22.16	59	14.73	21.18	11	26.09	23.23	78

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans .....	39,949,075	39,372,531	39,426,186	38,847,726	37,759,340	1.46	4.98
Commercial and industrial loans .....	1,738,534	1,764,015	1,801,171	1,744,738	1,705,713	-1.44	33.68
Loans to individuals .....	1,780	2,321	2,096	3,146	3,417	-23.31	-59.15
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0		
Other loans and leases.....	1,997,166	1,807,624	1,771,281	1,298,545	697,438	10.49	307.04
Less: Unearned income .....	0	0	0	0	0		
Loans and leases, net of unearned income .....	43,686,555	42,946,491	43,000,734	41,894,155	40,165,908	1.72	9.62
Less: Allowance for loan and lease losses .....	199,853	188,307	194,043	147,638	159,820	6.13	10.99
Net loans and leases.....	43,486,702	42,758,184	42,806,691	41,746,517	40,006,088	1.70	9.62
Debt securities that reprice or mature in over 1 year .....	4,347,631	3,451,451	4,090,686	5,736,607	5,613,367	25.97	18.55
Mutual funds and equity securities .....	15,786	31,448	31,576	32,830	30,551	-49.80	-89.15
Subtotal .....	47,850,119	46,241,083	46,928,953	47,515,954	45,650,006	3.48	10.04
Interest-bearing bank balances .....	1,877,788	1,305,604	1,597,192	608,417	1,325,300	43.83	448.53
Federal funds sold and reverse repos.....	511,861	12,175	193,492	1,733	5,223	4104.20	101.18
Debt securities that reprice or mature within 1 year .....	1,550,582	1,782,293	1,722,647	116,450	153	-13.00	596277.69
Trading assets .....	0	0	0	0	0		
Total earning assets.....	51,790,350	49,341,155	50,442,284	48,242,554	46,980,682	4.96	17.49
Non-interest-bearing cash and due from depository institutions .....	131,999	140,862	157,247	131,720	144,432	-6.29	-24.58
Premises, fixed assets, and leases.....	525,523	561,303	554,311	598,820	346,179	-6.37	43.05
Other real estate owned.....	4,290	1,966	1,769	1,966	2,564	118.21	-85.86
Investment in unconsolidated subsidiaries .....	12,777	12,777	12,777	12,777	12,777	0.00	0.00
Intangible and other assets .....	5,425,167	4,873,692	5,137,732	4,652,984	4,412,742	11.32	13.12
Total assets .....	57,890,106	54,931,755	56,306,120	53,640,821	51,899,376	5.39	17.04
Quarterly average assets .....	57,288,125	54,192,431	54,892,790	52,435,718	51,816,105	5.71	16.54
Average loans and leases (YTD).....	43,102,948	42,051,514	42,194,834	40,535,480	38,934,597	2.50	10.37
<b>Memoranda</b>							
Loans held-for-sale.....	0	117,272	117,136	0	0	-100.00	-100.00
Loans not held-for-sale.....	43,686,555	42,829,219	42,883,598	41,894,155	40,165,908	2.00	11.59
Real estate loans secured by 1–4 family .....	170,551	274,387	236,267	380,684	446,413	-37.84	-93.97
Commercial real estate loans .....	39,778,524	39,098,144	39,189,919	38,467,042	37,312,927	1.74	12.92
Construction and land development.....	197,610	85,903	89,721	200,464	407,874	130.04	-46.84
Multifamily.....	32,863,232	32,124,324	32,261,123	31,182,079	29,904,064	2.30	21.34
Nonfarm nonresidential .....	6,717,682	6,887,917	6,839,075	7,084,499	7,000,989	-2.47	-13.55
Real estate loans secured by farmland.....	0	0	0	0	0		
Total investment securities .....	5,913,999	5,265,192	5,844,909	5,885,887	5,644,071	12.32	55.10
U.S. Treasury securities.....	64,997	61,985	64,985	41,839	0	4.86	
US agency securities (excluding mortgage-backed securities) .....	1,372,551	993,964	1,158,301	1,094,240	1,328,927	38.09	1450.41
Municipal securities .....	25,207	26,857	26,311	26,892	66,184	-6.14	-65.46
Mortgage-backed securities .....	2,979,247	2,652,996	3,038,325	3,353,735	2,960,282	12.30	-11.31
Asset-backed securities .....	494,114	532,254	527,099	373,254	387,122	-7.17	
Other debt securities .....	962,097	965,688	998,312	963,097	871,005	-0.37	555.70
Mutual funds and equity securities .....	15,786	31,448	31,576	32,830	30,551	-49.80	-89.15
Available-for-sale securities .....	5,898,213	5,233,744	5,813,333	5,853,057	5,613,520	12.70	3560.19
U.S. Treasury securities.....	64,997	61,985	64,985	41,839	0	4.86	
US agency securities (excluding mortgage-backed securities) .....	1,372,551	993,964	1,158,301	1,094,240	1,328,927	38.09	
Municipal securities .....	25,207	26,857	26,311	26,892	66,184	-6.14	3054.82
Mortgage-backed securities .....	2,979,247	2,652,996	3,038,325	3,353,735	2,960,282	12.30	37963.72
Asset-backed securities .....	494,114	532,254	527,099	373,254	387,122	-7.17	
Other debt securities .....	962,097	965,688	998,312	963,097	871,005	-0.37	13693.51
Mutual funds and equity securities .....	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation) .....	-21,623	101,787	100,509	43,424	-14,735		
Available-for-sale securities appreciation (depreciation) .....	0	0	0	0	0		
Structured notes, fair value.....	1,233,702	1,292,598	1,278,177	1,372,238	1,228,702	-4.56	-27.34
Pledged securities .....							

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,889,870	3,055,897	3,080,452	2,432,123	2,396,799	60.01	677.95
NOW, ATS and transaction accounts .....	6,898,527	5,710,345	6,447,208	83,809	1,006,494	20.81	417.68
Time deposits less brokered deposits < \$250K .....	543,681	2,048,947	1,607,725	5,340,284	5,272,359	-73.47	
MMDA and other savings accounts .....	14,108,438	11,948,618	12,578,472	14,926,342	15,166,816	18.08	-28.73
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	26,440,516	22,763,807	23,713,857	22,782,558	23,842,468	16.15	13.71
Time deposits of \$250K or more .....	2,891,116	3,679,576	3,513,500	3,739,348	3,029,983	-21.43	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	800,000	800,000	800,000	800,000	500,000	0.00	-61.17
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	2,822,661	1,375,000	3,272,661	4,525,000	4,431,000	105.28	84.67
Other borrowings w/remaining maturity over 1 year .....	11,155,000	12,852,661	11,355,000	8,577,661	8,622,661	-13.21	10.95
Brokered deposits < \$250K .....	5,289,493	5,261,558	5,209,456	5,135,226	3,891,979	0.53	
Noncore funding .....	22,958,270	23,968,795	24,150,617	22,777,235	20,475,623	-4.22	17.55
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	656,620	655,642	655,883	654,932	654,205	0.15	83.00
Other liabilities .....	867,798	808,781	944,119	714,402	271,845	7.30	276.16
Total liabilities .....	50,923,204	48,197,025	49,464,476	46,929,127	45,244,141	5.66	17.41
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	502,840	502,840	502,840	502,840	502,840	0.00	
Common stock .....	4,904	4,904	4,904	4,904	4,904	0.00	0.68
Common surplus .....	6,118,683	6,117,902	6,122,690	6,115,487	6,099,940	0.01	1.31
Retained earnings .....	678,516	391,528	494,229	342,023	297,202	73.30	596.41
Accumulated other comprehensive income .....	-92,406	-24,923	-25,478	-32,843	-87,653		
Other equity capital components .....	-245,635	-257,521	-257,541	-220,717	-161,998		
Total holding company equity capital .....	6,966,902	6,734,730	6,841,644	6,711,694	6,655,235	3.45	14.39
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	6,966,902	6,734,730	6,841,644	6,711,694	6,655,235	3.45	14.39
Total liabilities and capital .....	57,890,106	54,931,755	56,306,120	53,640,821	51,899,376	5.39	17.04
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,889,870	3,055,897	3,080,452	2,432,123	2,396,799	60.01	90.44
Interest-bearing deposits .....	29,731,255	28,649,044	29,356,361	29,225,009	28,367,631	3.78	11.89
Total deposits .....	34,621,125	31,704,941	32,436,813	31,657,132	30,764,430	9.20	18.81
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	6,841,644	6,711,694	6,711,694	6,655,235	6,795,376		
Accounting restatements .....	0	-10,468	-10,467	0	0		
Net income .....	445,842	321,445	511,109	395,043	422,417		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	-4,007	2,415	7,203	15,547	27,394		
Sale of treasury stock .....	28,051	22,198	22,198	16,501	8,866		
Less: Purchase of treasury stock .....	16,145	59,002	59,022	75,220	163,249		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	261,556	261,472	348,436	350,222	365,889		
Change in other comprehensive income .....	-66,927	7,920	7,365	54,810	-69,680		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	6,966,902	6,734,730	6,841,644	6,711,694	6,655,235		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	69.01	36.06	96	71.68	36.66	97	70.02	36.22	96	72.42	37.78	97	72.75	37.19	97
Commercial and industrial loans .....	3	11.11	7	3.21	14.40	9	3.20	13.52	10	3.25	12.02	11	3.29	12.85	11
Loans to individuals .....	0	3.60	0	0	3.57	0	0	3.40	0	0.01	4.20	2	0.01	4.31	1
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	11	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	3.45	4.26	57	3.29	4.66	50	3.15	4.63	49	2.42	5.01	34	1.34	5	17
Net loans and leases.....	75.12	58.81	87	77.84	63	90	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Debt securities over 1 year.....	7.51	18.32	10	6.28	14.80	12	7.27	15.55	13	10.69	14.60	27	10.82	14.63	29
Mutual funds and equity securities .....	0.03	0.05	52	0.06	0.06	64	0.06	0.05	66	0.06	0.06	65	0.06	0.06	61
Subtotal .....	82.66	78.17	63	84.18	79.07	61	83.35	78.16	66	88.58	79.65	84	87.96	79.97	79
Interest-bearing bank balances .....	3.24	9.37	18	2.38	6.40	25	2.84	7.51	20	1.13	3.06	28	2.55	3.04	56
Federal funds sold and reverse repos .....	0.88	0.53	83	0.02	0.80	66	0.34	0.82	79	0	1.57	58	0.01	1.66	57
Debt securities 1 year or less .....	2.68	1.51	79	3.24	1.85	80	3.06	1.68	82	0.22	1.91	17	0	1.96	4
Trading assets .....	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	89.46	91.57	26	89.82	90.87	35	89.59	91.05	27	89.94	89.53	54	90.52	89.74	62
Non-interest cash and due from depository institutions.....	0.23	0.99	4	0.26	1.03	5	0.28	1.07	3	0.25	1.14	3	0.28	1.21	3
Other real estate owned.....	0.01	0.01	50	0	0.03	23	0	0.02	24	0	0.03	22	0	0.04	19
All other assets.....	10.31	7.39	84	9.92	8.03	75	10.13	7.82	81	9.82	9.27	59	9.20	8.98	52
<b>Memoranda</b>															
Short-term investments .....	6.81	12.31	26	5.64	10.21	32	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36
U.S. Treasury securities.....	0.11	1.18	39	0.11	0.91	48	0.12	0.84	51	0.08	1.03	43	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	2.37	0.75	83	1.81	0.59	85	2.06	0.63	87	2.04	0.54	88	2.56	0.69	88
Municipal securities .....	0.04	1.70	22	0.05	1.60	25	0.05	1.69	24	0.05	1.34	25	0.13	1.62	27
Mortgage-backed securities .....	5.15	13.46	15	4.83	11.20	14	5.40	11.75	17	6.25	11.44	19	5.70	11.13	20
Asset-backed securities .....	0.85	0.47	77	0.97	0.31	82	0.94	0.32	82	0.70	0.28	80	0.75	0.33	79
Other debt securities .....	1.66	0.51	84	1.76	0.40	88	1.77	0.42	90	1.80	0.39	89	1.68	0.41	89
Loans held-for-sale.....	0	0.50	7	0.21	0.52	41	0.21	0.52	37	0	0.39	7	0	0.30	8
Loans held for investment .....	75.46	58.34	90	77.97	63.22	88	76.16	61.72	89	78.10	63.50	88	77.39	63.93	85
Real estate loans secured by 1–4 family .....	0.29	11.57	3	0.50	12.28	5	0.42	11.91	4	0.71	13.29	7	0.86	13.46	6
Revolving .....	0	1.44	2	0	1.72	6	0	1.66	7	0	2.07	7	0	2.27	7
Closed-end, secured by first liens .....	0.29	9.73	4	0.49	10.10	6	0.41	9.81	5	0.70	10.69	9	0.85	10.57	7
Closed-end, secured by junior liens .....	0	0.19	8	0.01	0.24	11	0	0.22	8	0.01	0.28	12	0.01	0.31	11
Commercial real estate loans .....	68.71	22.35	99	71.18	22.30	99	69.60	22.22	99	71.71	22.23	99	71.89	21.58	99
Construction and land development .....	0.34	3.40	9	0.16	3.47	9	0.16	3.40	9	0.37	3.44	16	0.79	3.51	21
Multifamily.....	56.77	3.32	99	58.48	3.10	99	57.30	3.12	99	58.13	3.01	99	57.62	2.72	99
Nonfarm nonresidential .....	11.60	14.65	39	12.54	14.72	41	12.15	14.72	41	13.21	14.69	43	13.49	14.44	47
Real estate loans secured by farmland.....	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	91.44	60.51	97	91.68	56.15	98	91.69	57.15	97	92.73	57.46	97	94.01	56.49	98
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	0.39	20	3	0.64	19.51	4	0.55	19.43	4	0.91	20.75	6	1.11	21.10	5
Real estate loans secured by 1–4 family.....	0	2.47	2	0	2.66	6	0	2.64	6	0	3.15	7	0	3.50	7
Revolving .....	0.39	17.35	4	0.64	16.64	4	0.55	16.59	4	0.91	17.39	7	1.11	17.39	6
Closed-end.....	91.05	37.13	99	91.04	33.63	99	91.14	34.63	99	91.82	33.52	99	92.90	32.14	99
Commercial real estate loans .....	0.45	5.69	7	0.20	5.18	9	0.21	5.26	8	0.48	5.09	11	1.02	5.20	15
Construction and land development.....	0.01	1.19	11	0.01	0.94	15	0.01	0.93	14	0.02	0.94	18	0.05	1.02	20
1–4 family.....	0.44	4.46	7	0.19	4.09	8	0.19	4.19	8	0.46	4.02	11	0.97	4.05	18
Other.....	75.23	5.41	99	74.80	4.78	99	75.02	4.96	99	74.43	4.69	99	74.45	4.10	99
Multifamily.....	15.38	24.45	28	16.04	22.19	34	15.90	22.93	32	16.91	22.15	38	17.43	21.40	41
Nonfarm nonresidential .....	0.91	8.31	12	0.98	7.46	14	0.96	7.68	13	0.88	7.72	15	0.87	8.03	15
Owner-occupied.....	14.47	15.83	44	15.06	14.52	51	14.94	14.95	47	16.03	14.34	57	16.56	13.38	59
Other.....	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Real estate loans secured by farmland.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Loans to depository institutions and acceptances of other banks.....	3.98	19.45	4	4.11	22.98	6	4.19	22.17	6	4.16	19.53	7	4.25	20.32	7
Commercial and industrial loans .....	0	6.58	0	0.01	6.23	0	0	6.13	0	0.01	7.13	1	0.01	7.36	1
Loans to individuals .....	0	0.51	22	0	0.63	22	0	0.65	22	0	0.81	21	0	1.02	20
Credit card loans .....	0	0.38	11	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Agricultural loans.....	4.57	8.42	45	4.21	9.11	41	4.12	9.09	40	3.10	9.85	29	1.74	9.66	15
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	826.05	383.43	99	870.17	387.92	99	850.08	381.27	98	869.31	391.26	99	844.82	379.80	99
Real estate loans secured by 1–4 family.....	3.53	124.74	3	6.06	130.23	4	5.09	125.03	4	8.52	138.18	5	9.99	137.84	5
Revolving .....	0	15.53	2	0.02	18.32	6	0.02	17.42	7	0.02	21.26	6	0.03	23.33	6
Closed-end.....	3.53	107.54	3	6.04	110.40	4	5.07	106.14	4	8.50	115.20	6	9.95	112.79	6
Commercial real estate loans .....	822.53	238.58	99	864.10	237.16	99	844.98	234.65	99	860.79	229.44	99	834.83	219.72	99
Construction and land development.....	4.09	36.07	8	1.90	36.48	10	1.93	35.62	9	4.49	34.95	14	9.13	35.36	21
1–4 family.....	0.10	7.44	9	0.14	6.64	14	0.14	6.34	14	0.17	6.61	17	0.44	7.04	23
Other.....	3.99	28.34	9	1.76	28.60	10	1.80	28.16	9	4.32	27.32	16	8.68	27.26	23
Multifamily.....	679.53	35.29	99	709.98	32.93	99	695.59	32.74	99	697.77	31.04	99	669.07	27.85	99
Nonfarm nonresidential .....	138.91	156.30	40	152.23	156.60	47	147.46	155.06	46	158.53	152.10	50	156.64	147.22	52
Owner-occupied.....	8.22	52.63	12	9.32	52.43	16	8.93	52.37	15	8.29	53.07	17	7.81	54.89	17
Other.....	130.68	100.99	65	142.91	101.87	68	138.52	100.54	67	150.24	97.41	71	148.83	91.80	74
Real estate loans secured by farmland.....	0	3.67	7	0	3.43	8	0	3.44	8	0	3.60	8	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	35.95	116.17	7	38.99	150.16	10	38.84	139.91	10	39.04	122.02	12	38.16	128.82	11
Loans to individuals .....	0.04	36.56	0	0.05	36.83	0	0.05	37.47	0	0.07	43.51	2	0.08	42.67	1
Credit card loans .....	0	2.58	22	0	3.28	22	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans.....	0	2.03	11	0	1.99	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	41.30	47.63	59	39.95	49.92	53	38.19	49.54	53	29.06	52.44	36	15.60	51.79	21
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	90.49	29.25	99	90.36	26.62	99	90.48	27.32	99	91.21	26.45	99	92.31	24.79	99
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	817.41	187.63	99	857.67	186.45	99	838.91	183.76	99	855.09	178.57	99	829.55	167.93	99
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	825.63	244.92	99	866.99	243.47	99	847.84	240.85	99	863.39	236.10	99	837.36	225.98	99

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments .....	6.81	12.31	26	5.64	10.21	32	6.24	11.17	28	1.35	7.63	13	2.56	7.80	36
Liquid assets .....	11.99	29.12	11	9.41	24.65	9	11.03	26.22	10	9.75	22.44	9	11.11	22.72	11
Investment securities .....	10.22	20.37	16	9.58	17.19	18	10.38	17.85	18	10.97	16.99	20	10.88	17.27	21
Net loans and leases .....	75.12	58.81	87	77.84	63	90	76.02	61.58	89	77.83	63.77	87	77.08	63.98	85
Net loans, leases and standby letters of credit .....	75.59	59.61	87	78.51	63.89	90	76.66	62.48	89	78.67	64.84	88	77.95	65.07	87
Core deposits .....	45.67	75.52	4	41.44	69.20	9	42.12	70.67	7	42.47	63.09	14	45.94	62.13	18
Noncore funding .....	39.66	10.15	96	43.63	15.53	93	42.89	14.13	94	42.46	19.36	88	39.45	21.34	83
Time deposits of \$250K or more .....	4.99	1.67	94	6.70	2.35	94	6.24	2.11	94	6.97	2.94	92	5.84	2.89	86
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	1.38	1.19	68	1.46	1.44	63	1.42	1.47	65	1.49	1.94	58	0.96	1.97	46
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0.50	0.54	58	1.43	0.59	74	1.08	0.54	68	1.49	0.48	74	0.95	0.54	57
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	4.88	0.88	93	2.50	1.75	74	5.81	1.24	92	8.44	3.01	92	8.54	3.67	89
Earning assets that reprice within 1 year .....	18.60	38.80	9	18.60	38.76	7	17.28	39.38	6	17.24	39.29	3	13.24	40.29	2
Interest-bearing liabilities that reprice within 1 year .....	13.11	6.64	84	19	8.86	87	16.20	8.20	86	24.81	10.19	92	19.90	10.01	89
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	5.50	30.83	6	-0.41	27.76	3	1.09	29.11	5	-7.57	26.63	3	-6.66	27.38	2
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	39.74	-3.31	97	45.13	6.19	94	43.97	3.20	96	46.40	14.45	94	41.94	16.62	93
Net short-term noncore funding dependence .....	14.10	-9.17	96	16.23	-2.71	93	17.27	-4.76	95	27.42	3.38	98	21.58	4.66	92
Short-term investment / Short-term noncore funding .....	36.86	304.29	7	29.23	149.65	14	30.24	184.19	10	5.28	77.77	3	11.90	66.46	14
Liquid assets - short-term noncore funding / Nonliquid assets .....	-7.36	36.72	4	-10.93	24.47	5	-10.80	28.18	5	-17.61	16.97	3	-11.75	16.04	7
Net loans and leases / Total deposits .....	125.61	73.05	96	134.86	82.06	96	131.97	79.43	96	131.87	90.31	94	130.04	90.08	93
Net loans and leases / Core deposits .....	164.47	78.83	98	187.83	92.26	97	180.51	88.34	97	183.24	103.93	95	167.79	105	93
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.50			1.73			1.57			0.72			-0.82		
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-0.46	1.06	12	2.34	4.54	24	2.25	4.31	22	1	1.36	44	-0.34	-1.98	89
Structured notes appreciation (depreciation) / Tier 1 capital .....	0			0			0.02			0			-0.05		
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities .....	99.73	84.59	78	99.40	86.72	72	99.46	87.23	73	99.44	85.40	79	99.46	81.88	82
U.S. Treasury securities .....	1.10	6.01	41	1.18	5.26	53	1.11	4.72	54	0.71	6.15	42	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	23.21	4.24	93	18.88	3.94	91	19.82	4.01	90	18.59	3.49	92	23.55	4.02	93
Municipal securities .....	0.43	8.38	21	0.51	9.87	23	0.45	9.83	22	0.46	7.75	24	1.17	9.16	29
Mortgage-backed securities .....	50.38	66.09	21	50.39	66.61	25	51.98	66.64	26	56.98	67.43	32	52.45	65.45	28
Asset-backed securities .....	8.35	2.45	84	10.11	1.91	90	9.02	1.91	89	6.34	1.66	85	6.86	2.05	85
Other debt securities .....	16.27	3.01	93	18.34	2.93	93	17.08	3.01	92	16.36	2.94	92	15.43	2.79	91
Mutual funds and equity securities .....	0.27	0.29	65	0.60	0.38	73	0.54	0.35	70	0.56	0.40	66	0.54	0.42	65
Debt securities 1 year or less .....	26.22	8.18	91	33.85	11.25	93	29.47	10.55	88	1.98	11.86	13	0	11.91	3
Debt securities 1 to 5 years .....	5.93	17.39	29	11.60	17.70	44	9.51	17.03	40	12.36	17.94	49	21.86	19.18	66
Debt securities over 5 years .....	67.58	72.07	33	53.95	68.10	26	60.48	69.86	29	85.10	66.02	73	77.59	64.73	60
Pledged securities .....	20.86	33.37	34	24.55	37.16	33	21.87	35.67	35	23.31	30.57	44	21.77	33.30	41
Structured notes, fair value .....	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	27.10	64.27	44	305.17	124.80	84	383.53	183.32	83	-45.40	26.69	4	-49.47	6.77	4
Investment securities .....	12.32	32.48	37	-10.57	20.30	7	-0.70	23.62	16	4.28	11.75	45	59.82	9.42	93
Core deposits .....	16.15	16.96	55	-1.91	26	2	4.09	26.88	3	-4.45	11.23	2	4.03	7.29	47
Noncore funding .....	-4.22	-21.64	75	12.34	-6.57	77	6.03	-12.18	70	11.24	6.59	64	9.28	10.67	55

**Derivatives and Off-Balance-Sheet Transactions**

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			2,475,220	2,006,492	2,034,944
Commit: Secured commercial real estate loans .....	750,269	659,561	410,860	457,178	607,256
Commit: Unsecured real estate loans .....	209,563	147,855	156,348	152,333	166,888
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	270,532	370,728	357,576	451,953	447,731
Standby letters of credit .....	15,850	18,950	18,300	57,989	60,390
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	4,250,000	4,250,000	4,250,000	2,800,000	0
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....						4.40	22.01	1	3.74	23.52	3	3.92	24.05	4
Standby letters of credit .....	0.47	0.66	48	0.67	0.72	63	0.64	0.71	61	0.84	0.84	62	0.86	0.92
Commercial and similar letters of credit .....	0.03	0.02	73	0.03	0.02	81	0.03	0.02	77	0.11	0.02	92	0.12	0.02
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69
Derivative contracts .....	7.34	47.31	27	7.74	51.49	22	7.55	48.62	21	5.22	68.47	18	0	65.81
Interest rate contracts .....	7.34	35.15	29	7.74	36.10	24	7.55	34.36	24	5.22	47.31	19	0	43.84
Interest rate futures and forward contracts .....	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40
Written options contracts (interest rate) .....	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32
Interest rate swaps .....	7.34	20.27	37	7.74	20.71	34	7.55	20.83	32	5.22	28.86	22	0	26.74
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....						5.87	42.82	1	4.95	45.53	1	5.23	44.93	1

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	4,250,000	4,250,000	4,250,000	2,800,000	0
Interest rate contracts .....	4,250,000	4,250,000	4,250,000	2,800,000	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	4,250,000	4,250,000	4,250,000	2,800,000	0
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	4,250,000	4,250,000	4,250,000	2,800,000	0
Interest rate contracts .....	4,250,000	4,250,000	4,250,000	2,800,000	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	4,250,000	4,250,000	4,250,000	2,800,000	0
One year or less .....	4,250,000	4,250,000	4,250,000	2,800,000	0
Over 1 year to 5 years .....	0	0	0	0	0
Over 5 years .....	0	0	0	0	0
Gross negative fair value (absolute value) .....	0	0	0	0	0
Gross positive fair value.....	0	0	0	0	0
Held for trading.....	0	0	0	0	0
Non-traded.....	0	0	0	0	0
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80			92.91
Foreign exchange contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22			3.39
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31			1.93
Futures and forwards .....	0	12.59	8	0	14.59	8	0	14.05	7	0	13.49	6			12.78
Written options .....	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6			6.60
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42			0.23
Over-the-counter .....	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6			5.49
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18			4.19
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39			0.32
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18			3.20
Swaps .....	100	71.71	96	100	67.37	96	100	68.76	96	100	69.75	95			70.34
Held for trading .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18			46.31
Interest rate contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18			38.40
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30			1.85
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36			1.14
Non-traded .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81			53.69
Interest rate contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88			50.60
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33			0.57
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38			0.16
Derivative contracts (excluding futures and forex 14 days or less) .....	100	91.91	77	100	90.28	76	100	91.48	75	100	93.86	75			94.47
One year or less .....	100	27.90	96	100	31.66	94	100	32.05	94	100	32.17	93			32.51
Over 1 year to 5 years .....	0	29.78	4	0	27.15	4	0	27.06	3	0	30.45	4			31.16
Over 5 years .....	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5			28.71
Gross negative fair value (absolute value) .....	0	1.18	2	0	1.65	1	0	1.55	1	0	0.83	2			0.72
Gross positive fair value .....	0	1.59	1	0	2.48	1	0	2.23	0	0	1.19	1			0.85
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0	0.05	3	0	0.07	1	0	0.07	1	0	0.06	2			0.06
Gross positive fair value (X) .....	0	0.06	1	0	0.10	1	0	0.09	0	0	0.07	1			0.06
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18			0.05
Non-traded (X) .....	0	0.01	5	0	0.02	5	0	0.02	4	0	0.01	5			0.01
Current credit exposure (X) .....	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4			0.04
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0		47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0		47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0		48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4			0.53

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	194,043	147,638	147,638	159,820	158,046
Gross losses .....	6,133	15,399	22,178	20,308	18,342
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	3,190
Recoveries .....	13,177	2,320	3,393	1,021	1,860
Net losses .....	-7,044	13,079	18,785	19,287	16,482
Provision for loan and lease losses .....	-1,234	51,837	63,279	7,105	18,256
Adjustments .....	0	1,911	1,911	0	0
Ending balance .....	199,853	188,307	194,043	147,638	159,820
Memo: Allocated transfer risk reserve (ATTRR) .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Provision for loan and lease losses / Average assets .....	0	-0.12	75	0.13	0.66	7	0.12	0.51	6	0.01	0.15	14	0.04	0.14
Provision for loan and lease losses / Average loans and leases .....	0	-0.21	75	0.16	1.06	4	0.15	0.82	3	0.02	0.24	11	0.05	0.24
Provision for loan and lease losses / Net loan and lease losses .....	17.52	-65.12	69	396.34	587.54	49	336.86	487.86	51	36.84	130.58	6	110.76	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.46	1.32	5	0.44	1.58	3	0.45	1.58	4	0.35	0.83	11	0.40	0.90
Allowance for loan and lease losses / Total loans and leases .....	0.46	1.30	6	0.44	1.55	4	0.45	1.55	3	0.35	0.81	11	0.40	0.89
Allowance for loan and lease losses / Net loans and leases losses (X) .....	17.40		10.80	11.29	66	10.33	11.58	65	7.65	8.03	68	9.70	7.54	74
Allowance for loan and lease losses / Nonaccrual assets .....	711.98	330.05	88	415.22	301.93	77	513.55	299.17	84	241.07	218.72	71	351.21	214.03
ALLL / 90+ days past due + nonaccrual loans and leases .....	711.98	271.93	90	415.22	249.38	82	513.55	244.34	90	241.07	151.73	80	351.21	160.51
Gross loan and lease losses / Average loans and leases .....	0.02	0.20	6	0.05	0.35	9	0.05	0.34	9	0.05	0.28	13	0.05	0.30
Recoveries / Average loans and leases .....	0.04	0.08	32	0.01	0.07	7	0.01	0.07	9	0	0.08	5	0	0.09
Net losses / Average loans and leases .....	-0.02	0.12	7	0.04	0.28	15	0.04	0.27	13	0.05	0.21	23	0.04	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0.01	0
Recoveries / Prior year-end losses .....	59.41	25.09	88	11.42	24.77	14	16.71	33.98	16	5.57	36.22	7	2.94	41.30
Earnings coverage of net loan and lease losses (X) .....	-85.92	26.30	8	35.27	20.97	79	34.66	22.91	78	27.50	24.40	69	34.94	21.75
<b>Net Loan and Lease Losses By Type</b>														
Real estate loans .....	0	0.02	51	0	0.04	20	0	0.04	25	0	0.01	48	0.01	0.02
Real estate loans secured by 1–4 family .....	0.69	-0.01	98	0	0.01	50	0	0.01	50	0.25	0.01	97	0	0.01
Revolving .....		-0.07		0	0.01	47	0	0.01	54	0	0.02	43	0	0.03
Closed-end .....	0.69	-0.01	98	0	0.01	55	0	0	53	0.25	0	97	0	0.01
Commercial real estate loans .....	0	0.04	26	0	0.06	11	0	0.07	22	0	0.01	49	0.01	0.01
Construction and land development .....	0	0.01	40	-0.10	0	7	-0.07	0	9	-0.03	-0.01	22	0.51	-0.03
1–4 family .....	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other .....	0	0.01	37	-0.10	0	4	-0.07	0	5	-0.03	-0.01	20	0.51	-0.02
Multifamily .....	0.01	0.01	81	0	0	21	0	0	22	0	0	83	0	0
Nonfarm nonresidential .....	-0.03	0.05	9	0	0.08	17	0.02	0.11	36	0	0.02	38	0.04	0.02
Owner-occupied .....	0	0.01	46	0	0.02	30	0	0.02	26	0	0.01	45	0	0.01
Other .....	-0.03	0.04	7	0	0.05	30	0.02	0.08	46	0	0.01	40	0.04	0.01
Real estate loans secured by farmland .....		-0.01			0.04			0.02			0.01			0
Commercial and industrial loans .....	-0.58	0.19	1	1.03	0.46	84	0.99	0.47	82	1.01	0.37	89	0.66	0.31
Loans to individuals .....	1.65	0.72	86	0.63	1.25	34	0.81	1.13	51	1.08	1.17	58	1.81	1.16
Credit card loans .....		2.27			3.33			2.92			3.11			2.92
Agricultural loans .....		0.02			0.11			0.19			0.08			0.15
Loans to foreign governments and institutions .....		0			0			0			0			0
Other loans and leases .....	0	0.09	34	0.02	0.14	45	0.01	0.15	45	0	0.15	22	0	0.14

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018	
<b>30+ Days Past Due and Nonaccrual Assets</b>										
30–89 days past due loans and leases.....		446,670		5,129		15,658		3,720		564
90+ days past due loans and leases .....		0		0		0		0		0
Nonaccrual loans and leases.....		28,070		45,351		37,785		61,243		45,506
Total past due and nonaccrual loans and leases.....		474,740		50,480		53,443		64,963		46,070
Restructured 30–89 days past due .....		0		0		0		0		0
Restructured 90+ days past due .....		0		0		0		0		0
Restructured nonaccrual .....		17,005		25,998		19,318		39,245		25,719
Total restructured loans and leases .....		17,005		25,998		19,318		39,245		25,719
30–89 days past due loans held for sale .....		0		0		0		0		0
90+ days past due loans held for sale.....		0		0		0		0		0
Nonaccrual loans held for sale .....		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance .....		16,330		15,905		14,967		1,254		9,162
Other real estate owned.....		4,290		1,966		1,769		1,966		2,564
<b>Other Assets</b>										
30–89 days past due .....		0		0		0		0		0
90+ days past due .....		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
<b>Percent of Loans and Leases</b>										
30–89 days past due loans and leases.....	1.02	0.29	93	0.01	0.37	3	0.04	0.39	2	0.01
90+ days past due loans and leases .....	0	0.09	10	0	0.13	10	0	0.12	9	0
Nonaccrual loans and leases.....	0.06	0.54	4	0.11	0.66	4	0.09	0.66	4	0.15
90+ days past due and nonaccrual loans and leases.....	0.06	0.68	2	0.11	0.84	1	0.09	0.85	1	0.15
30–89 days past due restructured.....	0	0.01	19	0	0.01	17	0	0.01	16	0
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0
Nonaccrual restructured.....	0.04	0.12	30	0.06	0.14	35	0.04	0.13	30	0.09
30–89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0
<b>Percent of Loans and Leases and Other Assets</b>										
<b>30+ Days Past Due and Nonaccrual</b>										
30–89 days past due assets .....	1.02	0.29	93	0.01	0.37	3	0.04	0.40	2	0.01
90+ days past due assets .....	0	0.09	9	0	0.13	9	0	0.12	8	0
Nonaccrual assets .....	0.06	0.55	4	0.11	0.67	4	0.09	0.67	4	0.15
30+ days past due and nonaccrual assets .....	1.09	1	62	0.12	1.25	1	0.12	1.29	0	0.16
<b>Percent of Total Assets</b>										
90+ days past due and nonaccrual assets .....	0.05	0.40	3	0.08	0.52	4	0.07	0.52	3	0.11
90+ days past due and nonaccrual assets + other real estate owned .....	0.06	0.42	3	0.09	0.55	3	0.07	0.55	3	0.12
<b>Restructured and Nonaccrual Loans and Leases</b>										
<b>+ OREO as Percent of:</b>										
Total assets .....	0.08	0.48	5	0.12	0.61	6	0.10	0.60	6	0.12
Allowance for loan and lease losses .....	24.36	67.85	13	33.57	66.38	19	28.10	66.66	15	43.66
Equity capital + allowance for loan and lease losses .....	0.68	4.12	3	0.91	5.10	4	0.77	4.97	3	0.94
Tier 1 capital + allowance for loan and lease losses .....	1	4.89	5	1.39	6.26	7	1.17	6.05	4	1.44
Loans and leases + other real estate owned .....	0.11	0.82	3	0.15	0.98	1	0.13	0.97	1	0.15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		1.12	0.25	96	0.01	0.35	6	0.04	0.39	6	0.01	0.38	4	0	0.42	2
	90+ days past due .....		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.05	0.60	8	0.05	0.70	5	0.05	0.76	5	0.06	0.46	10	0.02	0.57	3
Commercial and industrial	30–89 days past due .....		0	0.24	2	0	0.24	3	0	0.23	3	0	0.31	6	0.03	0.30	11
	90+ days past due .....		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.43	0.65	41	1.52	0.80	86	1.10	0.75	77	2.24	0.83	92	2.15	0.76	92
Individuals	30–89 days past due .....		0.67	0.60	65	2.41	0.74	94	0.14	0.83	14	0.13	0.83	17	0.73	0.84	38
	90+ days past due .....		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.39	0.17	85	0.09	0.24	41	0.62	0.28	83	0.10	0.17	50	0.15	0.23	51
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....			0.11			0.15			0.17			0.24			0.17	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.51			0.72			0.49			0.67			0.75	
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.11	15	0	0.14	19	0	0.18	15	0	0.20	14	0	0.17	12
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0.02	0.13	43	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	5.86	0.36	99	0.76	0.51	77	0.67	0.65	66	0	0.67	1	0	0.71	0
	90+ days past due .....	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual .....	0.24	0.76	19	0.62	0.91	40	0.72	0.89	51	0.45	0.73	38	0.37	0.86	26
Revolving	30–89 days past due .....		0.33		0	0.40	6	0	0.48	5	0	0.45	5	0	0.50	5
	90+ days past due .....		0.03		0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....		1.05		0	1.28	4	0	1.13	5	0	1	5	0	1.17	4
Closed-end	30–89 days past due .....	5.86	0.36	99	0.76	0.52	73	0.67	0.65	64	0	0.70	1	0	0.75	0
	90+ days past due .....	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual .....	0.24	0.71	20	0.62	0.89	45	0.72	0.87	52	0.46	0.70	41	0.37	0.84	27
Junior lien	30–89 days past due .....	0	0.01	13	0	0.02	9	0	0.02	10	0	0.02	9	0	0.03	9
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0	0.04	6	0.33	0.05	96	0.38	0.04	97	0.24	0.04	95	0	0.06	6
Commercial real estate	30–89 days past due .....	1.10	0.16	99	0.01	0.21	14	0.04	0.26	21	0.01	0.18	12	0	0.17	5
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.05	0.48	10	0.04	0.53	9	0.04	0.62	7	0.05	0.23	18	0.02	0.28	13
Construction and development	30–89 days past due .....	0	0.15	18	0	0.24	13	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0	0.31	14	0	0.32	10	0	0.41	11	0	0.20	12	0	0.19	12
1–4 family	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0	0.02	31	0	0.03	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0	0.10	21	0	0.17	16	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0	0.25	15	0	0.26	12	0	0.35	12	0	0.17	14	0	0.15	15
Multifamily	30–89 days past due .....	1.30	0.09	96	0	0.09	49	0.01	0.09	48	0	0.08	40	0	0.10	18
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.02	0.13	52	0.01	0.09	45	0.01	0.11	44	0.02	0.05	50	0.01	0.08	52
Nonfarm non-residential	30–89 days past due .....	0.16	0.12	66	0.04	0.21	31	0.15	0.23	54	0.04	0.14	19	0	0.17	6
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual .....	0.18	0.58	22	0.18	0.68	15	0.18	0.80	13	0.21	0.28	46	0.04	0.30	14
Owner Occupied	30–89 days past due .....	0	0.04	10	0	0.07	7	0	0.07	8	0	0.07	8	0	0.09	6
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0	0.20	11	0.01	0.26	11	0.01	0.27	10	0.04	0.16	23	0	0.17	13
Other	30–89 days past due .....	0.16	0.07	79	0.04	0.13	44	0.15	0.14	67	0.04	0.07	44	0	0.07	8
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.18	0.31	46	0.17	0.36	46	0.17	0.44	37	0.17	0.10	74	0.04	0.13	37
Farmland	30–89 days past due .....		0.13			0.24			0.11			0.23			0.25	
	90+ days past due .....		0.01			0.01			0			0.01			0.01	
	Nonaccrual .....		1.06			1.49			1.13			0.84			1.23	
Credit card	30–89 days past due .....		0.79			0.92			0.95			1.19			1.22	
	90+ days past due .....		0.40			0.55			0.63			0.78			0.73	
	Nonaccrual .....		0.08			0.06			0.05			0.11			0.09	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	5,877,952	5,865,284	5,870,053	5,899,674	5,942,845										
Retained earnings .....	701,277	411,525	515,558	342,023	297,202										
Accumulated other comprehensive income (AOCI) .....	-92,406	-24,923	-25,478	-32,843	-87,653										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	6,486,823	6,251,886	6,360,133	6,208,854	6,152,394										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	2,423,025	2,423,251	2,423,213	2,423,386	2,433,189										
Accumulated other comprehensive income-related adjustments .....	-92,406	-24,924	-25,479	-32,843	-87,652										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	4,156,204	3,853,559	3,962,399	3,818,311	3,806,857										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	4,156,204	3,853,559	3,962,399	3,818,311	3,806,857										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	502,840	502,840	502,840	502,840	502,840										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	502,840	502,840	502,840	502,840	502,840										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	502,840	502,840	502,840	502,840	502,840										
<b>Tier 1 Capital</b>															
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	643,843	642,865	643,106	642,155	641,428										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	185,566	177,267	181,266	148,683	160,954										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	829,409	820,132	824,372	790,838	802,382										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	829,409	820,132	824,372	790,838	802,382										
Exited advanced approach tier 2 capital .....															
Total capital .....	5,488,453	5,176,531	5,289,611	5,111,989	5,112,079										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	57,310,887	54,212,425	54,914,119	52,435,718	51,816,105										
Less: Deductions from common equity tier 1 capital .....	2,423,025	2,423,251	2,423,213	2,423,386	2,433,189										
Less: Other deductions .....	103,720	96,250	94,768	88,173	71,912										
Total assets for leverage ratio .....	54,784,142	51,692,924	52,396,138	49,924,159	49,311,004										
Total risk-weighted assets .....	41,876,801	39,763,091	40,774,630	38,529,473	36,097,032										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.92	12.59	10	9.69	12.26	10	9.72	12.35	8	9.91	12.11	20	10.55	12.09	28
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	11.13	13.31	11	10.96	12.97	19	10.95	13.08	16	11.22	12.78	27	11.94	12.85	39
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	13.11	15.21	13	13.02	15.12	12	12.97	15.23	13	13.27	14.36	38	14.16	14.45	58
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	8.50	9.07	34	8.43	9.05	33	8.52	9.13	36	8.66	9.76	18	8.74	9.71	17
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
<b>Insurance Activities</b>																		
Total insurance underwriting assets .....			0			0			0			0				0		
Total property and casualty assets .....			0			0			0			0				0		
Reinsurance recoverables (P/C) .....																		
Total life and health assets .....			0			0			0			0				0		
Reinsurance recoverables (L/H) .....																		
Separate account assets (L/H) .....			0			0			0			0				0		
Total insurance underwriting equity .....			0			0			0			0				0		
Total property and casualty equity .....			0			0			0			0				0		
Total life and health equity .....			0			0			0			0				0		
Total insurance underwriting net income .....			0			0			0			0				0		
Total property and casualty .....			0			0			0			0				0		
Total life and health .....			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0				0		
Unearned premiums (P/C) .....			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0				0		
Separate account liabilities (L/H) .....			0			0			0			0				0		
Insurance activities revenue .....			249			254			340			366				621	-1.97	-60.60
Other insurance activities income .....			249			254			340			366				621	-1.97	-60.60
Insurance and reinsurance underwriting income .....			0			0			0			0				0		
Premiums .....			0			0			0			0				0		
Credit related insurance underwriting .....			0			0			0			0				0		
Other insurance underwriting .....			0			0			0			0				0		
Insurance benefits, losses, expenses .....			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0				0		
Life insurance assets .....			1,178,478			1,159,037			1,164,196			1,145,058				977,628	1.68	24.68
<b>Analysis Ratios</b>																		
09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018						
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	0.02	0.38	41	0.03	0.41	42	0.03	0.41	41	0.04	0.47	43	0.06	0.47	46			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....		0.07			0			0.07			0.15			0.17				
Reinsurance recovery (L/H) / Total assets (L/H) .....		0			0			0			0.15			2.31				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	24.25	11.72	97	25.50	11.07	97	24.99	11.03	96	25.62	11.51	96	21.87	10.22	89			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020		12/31/2020		12/31/2019		12/31/2018					
<b>Foreign Activities</b>													
Total foreign loans and leases .....	198,354		0		0		0		0				
Real estate loans.....	0		0		0		0		0				
Commercial and industrial loans .....	0		0		0		0		0				
Loans to depository institutions and other banks acceptances .....	0		0		0		0		0				
Loans to foreign governments and institutions .....	0		0		0		0		0				
Loans to individuals .....	0		0		0		0		0				
Agricultural loans.....	0		0		0		0		0				
Other foreign loans.....	198,354		0		0		0		0				
Lease financing receivables.....	0		0		0		0		0				
Debt securities .....	26,191		20,541		25,538		10,250		10,086				
Interest-bearing bank balances .....	0		0		0		0		0				
Total selected foreign assets .....	224,545		20,541		25,538		10,250		10,086				
Total foreign deposits .....	0		0		0		0		0				
Interest-bearing deposits .....	0		0		0		0		0				
Non-interest-bearing deposits.....	0		0		0		0		0				
<b>Analysis Ratios</b>													
Yield: Foreign loans .....	0	0.63	34		0.88		0.87		1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48		0.42		1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>													
Real estate loans .....		0.18			6.51		5.18		27.03			27.29	
Commercial and industrial loans .....		0.86			0.43		0.64		0.29			1.53	
Foreign governments and institutions .....		0			0		0		0			0	
<b>Growth Rates</b>													
Net loans and leases.....		-0.16			-0.58		-2.40		22.48			7.24	
Total selected assets.....	993.16	3.36	97	107.51	2.65	93	149.15	2.04	95	1.63	12.40	53	3.24
Deposits .....		10.74			-1.43		3.46		10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Retained credit exposure .....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Auto loans .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases .....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance) .....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables .....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>								
Securitization activities .....		0	0	0	0	0	0	0
1–4 family residential loans .....		0	0	0	0	0	0	0
Home equity lines .....		0	0	0	0	0	0	0
Credit card receivables .....		0	0	0	0	0	0	0
Auto loans .....		0	0	0	0	0	0	0
Commercial and Industrial loans .....		0	0	0	0	0	0	0
All other loans and leases .....		0	0	0	0	0	0	0
Asset-backed commercial paper conduits .....		0	0	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	0
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables .....								
Auto loans and other consumer loans .....								
Commercial and industrial loans .....								
All other loans and leases .....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.12	0.13	0.13	0.13	0.13
Dollar Amount in Thousands					
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		285,118	285,248	380,288	380,662	380,500	-0.05	13.93
Dividends .....		285,000	285,000	380,000	380,000	380,000	0.00	14.00
Interest .....		118	248	288	662	500	-52.42	-52.42
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....								
Dividends .....								
Interest .....								
Management and service fees .....								
Other income .....								
Total income from subsidiaries .....		285,118	285,248	380,288	380,662	380,500	-0.05	13.93
Securities gains (losses) .....		0	0	0	0	0	0	
Other operating income .....		403	454	587	722	793	-11.23	-37.42
Total operating income .....		285,521	285,702	380,875	381,384	381,293	-0.06	13.80
<b>Operating Expenses</b>								
Personnel expenses .....		6,374	6,277	8,204	3,534	19,082	1.55	-56.85
Interest expense .....		13,694	13,694	18,259	18,257	2,794	0.00	
Other expenses .....		17,633	18,385	25,267	28,135	37,496	-4.09	-21.65
Provision for loan and lease losses .....		0	0	0	0	0	0	
Total operating expenses .....		37,701	38,356	51,730	49,926	59,372	-1.71	1.14
Income (loss) before taxes .....		247,820	247,346	329,145	331,458	321,921	0.19	16.01
Applicable income taxes (credit) .....		-10,562	-10,488	-14,163	-13,669	-16,616		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		258,382	257,834	343,308	345,127	338,537	0.21	13.43
Equity in undistributed income of subsidiaries .....		187,460	63,611	167,801	49,916	83,880	194.70	21.83
Bank subsidiaries .....		187,460	63,611	167,803	49,916	83,878	194.70	21.83
Nonbank subsidiaries .....		0	0	-2	0	2		-100.00
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		445,842	321,445	511,109	395,043	422,417	38.70	16.81
<b>Memoranda</b>								
Bank net income .....		472,460	348,611	547,803	429,916	463,878	35.53	16.98
Nonbank net income .....		0	0	-2	0	2		-100.00
Subsidiary holding companies' net income .....		0	0	0	0	0		

**Parent Company Balance Sheet**

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....	7,455,942	97.60	7,232,029	97.65	7,333,635	97.67	7,171,183	7,070,664	3.10	16.65	
Common and preferred stock .....	7,454,168	97.58	7,229,998	97.63	7,333,635	97.67	7,168,934	7,064,209	3.10	16.62	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....	1,774	0.02	2,031	0.03	0	0	2,249	6,455	-12.65		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	129	0	132	0	129	0	132	132	-2.27	2.38	
Common and preferred stock .....	129	0	132	0	129	0	132	132	-2.27	2.38	
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....	0	0	0	0	0	0	0	0	0		
Securities .....	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	138,284	1.81	149,904	2.02	150,964	2.01	182,827	228,198	-7.75	110.55	
Cash and due from unrelated depository institution .....	243	0	240	0	241	0	236	419	1.25	-29.97	
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0	0		
Intangible assets .....	6,826	0.09	6,826	0.09	6,826	0.09	6,826	6,826	0.00	0.00	
Other assets .....	37,583	0.49	16,667	0.23	16,516	0.22	16,512	16,899	125.49	50.18	
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0	0	-100.00	
Total assets .....	7,639,007	100.00	7,405,798	100.00	7,508,311	100.00	7,377,716	7,323,138	3.15	17.47	
<b>Liabilities and Capital</b>											
Deposits .....	0	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	296,043	3.88	295,485	3.99	295,624	3.94	295,066	294,697	0.19		
Other liabilities .....	15,485	0.20	15,426	0.21	10,784	0.14	11,090	13,698	0.38	-70.99	
Balance due to subsidiaries and related institutions .....	360,577	4.72	360,157	4.86	360,259	4.80	359,866	359,508	0.12	0.49	
Total liabilities .....	672,105	8.80	671,068	9.06	666,667	8.88	666,022	667,903	0.15	63.06	
Equity Capital .....	6,966,902	91.20	6,734,730	90.94	6,841,644	91.12	6,711,694	6,655,235	3.45	14.39	
Perpetual preferred stock (income surplus) .....	502,840	6.58	502,840	6.79	502,840	6.70	502,840	502,840	0.00		
Common stock .....	4,904	0.06	4,904	0.07	4,904	0.07	4,904	4,904	0.00	0.68	
Common surplus .....	6,118,683	80.10	6,117,902	82.61	6,122,690	81.55	6,115,487	6,099,940	0.01	1.31	
Retained earnings .....	678,515	8.88	391,528	5.29	494,229	6.58	342,023	297,202	73.30	596.41	
Accumulated other comprehensive income .....	-92,405	-1.21	-24,923	-0.34	-25,478	-0.34	-32,843	-87,653			
Other equity capital components .....	-245,635	-3.22	-257,521	-3.48	-257,541	-3.43	-220,717	-161,998			
Total liabilities and equity capital .....	7,639,007	100.00	7,405,798	100.00	7,508,311	100.00	7,377,716	7,323,138	3.15	17.47	
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	360,577	4.72	360,157	4.86	360,259	4.80	359,866	359,508	0.12	0.49	
Notes payable to subsidiaries that issued TPS .....	347,800	4.55	347,380	4.69	347,482	4.63	347,089	346,731	0.12	-3.07	
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0	0		

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	8.61	12.52	15	6.41	6.29	48	7.62	7.29	51	5.93	9.68	11	6.23	10.40	10
Bank net income / Average equity investment in banks .....	8.54	12.35	16	6.47	6.43	42	7.60	7.45	48	6.03	10.51	10	6.58	11.19	9
Nonbank net income / Average equity investment in nonbanks .....	0	13.18	17	0	8.01	20	-1.52	9.75	11	0	7.89	17	1.52	7.10	32
Subsidiary HCs net income / Average equity investment in sub HCs .....	11.04			6.72			7.01			8.55			8.78		
Bank net income / Parent net income .....	105.97	96.45	81	108.45	87.60	69	107.18	88.16	70	108.83	82.22	83	109.82	82.56	87
Nonbank net income / Parent net income .....	0	3.22	15	0	4.43	14		3.59		0	5.93	10	0	3.78	23
Subsidiary holding companies' net income / Parent net income .....		66.57		81.94			68.34			74			72.48		
<b>Leverage</b>															
Total liabilities / Equity capital .....	9.65	16.51	40	9.96	20.37	41	9.74	20.06	38	9.92	20.43	45	10.04	20.88	44
Total debt / Equity capital .....	4.25	11.37	32	4.39	14.74	31	4.32	14.41	30	4.40	14.31	38	4.43	14.69	40
Total debt + notes payable to subs that issued TPS / Equity capital .....	9.24	13.41	43	9.55	17.04	43	9.40	16.67	41	9.57	16.36	49	9.64	17.10	51
Total debt + Loans guaranteed for affiliate / Equity capital .....	4.25	11.46	32	4.39	15.02	31	4.32	14.68	30	4.40	14.56	38	4.43	15.14	40
Total debt / Equity capital – excess over fair value .....	4.25	11.47	32	4.39	14.86	31	4.32	14.52	30	4.40	14.51	38	4.43	14.81	40
Long-term debt / Equity capital .....	4.25	10.65	32	4.39	13.73	31	4.32	13.56	30	4.40	13.04	39	4.43	13.37	40
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	2.51	40.69	20	2.19	32.61	22	2.46	34.67	21	3.20	28.44	28	3.18	28.63	31
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	107	103.15	75	107.36	103.27	76	107.19	102.81	75	106.81	103.22	73	106.15	103.10	68
Total investment in subs / Equity capital .....	107.02	108.29	64	107.39	110.46	61	107.19	110.16	60	106.85	111.07	57	106.24	112.48	52
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.82	0.27	81	1.16	0.69	73	0.96	0.47	72	1.16	0.36	84	0.97	0.35	76
Equity investment in subs – equity cap / Net income-div (X) .....	1.98	0.85	86	6.20	2.31	86	3.03	1.82	81	10.20	1.22	98	7.24	1.22	95
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	99.45	152.56	30	99.24	128.63	35	99.17	136.59	28	99.17	177.68	20	94.34	162.34	18
Cash from ops + noncash items + op expense / Op expense + dividend .....	102.26	155.61	33	109.08	142.45	35	106.68	147.24	27	106.81	190.27	20	102.75	174.91	18
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	96.27	94.59	46	89.47	140.42	25	92.49	134.08	23	89.06	116.34	20	133.24	103.19	79
Pretax operating income + interest expense / Interest expense .....	1,909.70	1,645.53	71	1,906.24	1,826.91	74	1,902.65	2,016.32	74	1,915.51	1,968.54	65	11,621.87	2,898.75	88
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	1,034.18	1,896.20	42	985.12	1,413.95	57	993.98	1,539.23	56	921.93	1,632.83	39	1,408.99	1,369.37	63
Dividends + interest from subsidiaries / Interest expense + dividends .....	103.59	174.48	30	103.66	144.62	38	103.71	150.43	29	103.31	210.80	19	103.21	188.90	20
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	18.11	40.79	40	13.06	26.65	44	15.57	35.64	45	12.03	57.11	26	12.87	33.93	28
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.81	3.29	45	2.03	3.69	48	2.01	3.85	46	2.48	2.64	58	3.12	2.61	57
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04			0.24	
Nonaccrual .....		1.04			0.80			1.03			0.54			6.54	
Total .....		1.64			0.92			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	32	0	2.95	29	0	2.66	29	0	5.62	25	0	5.50	25
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	101.23	69.90	79	101.41	84.44	72	101.49	81.10	76	101.48	57.84	84	108.08	57.26	90
Dividends declared / Net income .....	58.67	27.22	94	81.34	49.77	84	68.17	42.29	86	88.65	33.08	96	86.62	27.33	97
Net income – dividends / Average equity.....	3.56	9.25	6	1.20	3.19	27	2.43	4.14	27	0.67	6.46	6	0.83	7.33	5
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	108.96	160.45	40	109	130.19	47	109.06	132.17	41	108.50	178.13	31	103.86	157.73	29
Dividends from nonbank subsidiaries .....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	108.96	213.42	29	109	167.02	36	109.06	174.85	28	108.50	260.40	18	103.86	215.26	15
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	60.32	43.30	61	81.75	61.85	61	69.37	60.28	59	88.39	66.55	73	81.92	60.71	75
Interest income from bank subsidiaries.....	0.02	0.11	63	0.07	0.48	57	0.05	0.36	57	0.15	0.54	66	0.11	0.52	62
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	60.35	48.70	60	81.82	71.13	57	69.42	62.88	54	88.54	69.36	66	82.03	63.43	65
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		66.90			52.29			56.39			82.95		0	51.40	17
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25		0	18.56	24
Management and service fees from nonbank subsidiaries .....		0.66			0.93			0.86			1.92		0	2.96	38
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06		0	0.15	48
Operating income from nonbank subsidiaries .....		94.31			70.62			79.84			150.41		0	99.33	7
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.82	72.55	82	99.75	68	79	99.77	69.76	82	99.64	67.32	82	99.66	65.18	82
Interest income from bank subsidiaries.....	0.04	0.27	60	0.09	1.03	53	0.08	0.63	54	0.17	0.80	58	0.13	0.92	58
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	99.86	82.68	77	99.84	80.80	72	99.85	82.20	80	99.81	78.80	81	99.79	74.20	74
Dividends from nonbank subsidiaries .....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	121.80	28.03	93	121.89	27.05	94	121.86	27.08	93	121.96	28.33	92	121.99	26.53	92